

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK**

JOHN CLARIZIA, FRANCES ERVING, and  
JOHNNIE ERVING, on behalf of themselves  
and all others similarly situated,

Plaintiffs,

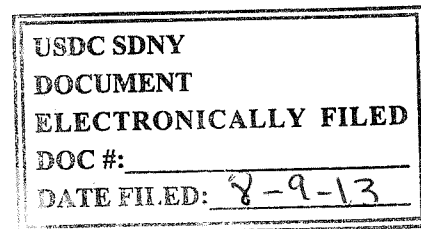
v.

OCWEN FINANCIAL CORPORATION,  
OCWEN LOAN SERVICING, LLC, SAXON  
MORTGAGE SERVICES, INC., MORGAN  
STANLEY, ASSURANT, INC., AMERICAN  
SECURITY INSURANCE COMPANY,

Defendants.

Civil Action No. 1:13-CV-02907

**STIPULATION EXTENDING TIME  
TO ANSWER OR OTHERWISE  
RESPOND**



WHEREAS Plaintiffs Lisa Chamberlin Engelhardt, John Clarizia, Gerald Coulthurst, and Enrique Dominguez ("Original Plaintiffs") filed a Complaint against Defendants Ocwen Financial Corporation, Ocwen Loan Servicing, LLC, Assurant, Inc., American Security Insurance Company, and Standard Guaranty Insurance Company (collectively, Original Defendants) in the above-captioned action on or about January 23, 2013; and

WHEREAS prior to any response to the Complaint by any of the Original Defendants, the Original Plaintiffs notified the Court that they intended to amend their Complaint as a matter of course; and

WHEREAS Plaintiffs filed their First Amended Class Action Complaint ("FAC") as a matter of course on July 17, 2013; and

WHEREAS the FAC names John Clarizia and Frances Erving, Johnnie Erving (collectively, "Plaintiffs") as the only Plaintiffs in the FAC (dropping all other Original Plaintiffs); and

*Clarizia, et al. v. Ocwen Financial Corporation, et al.*, Case No. 1:13-cv-02907  
**STIPULATION EXTENDING TIME TO ANSWER OR OTHERWISE RESPOND**

WHEREAS the FAC names Saxon Mortgage Services, Inc., and Morgan Stanley as additional Defendants (collectively with the Original Defendants, "Defendants"); and

WHEREAS the undersigned has agreed to a date for Defendants Assurant, Inc. and American Security Insurance Company to respond to the FAC;

THEREFORE, IT IS HEREBY STIPULATED AND AGREED, by and among the undersigned counsel for the parties, as follows:

Defendants Assurant, Inc. and American Security Insurance Company, while reserving all rights, claims and defenses, including (without limitation) any objection to the jurisdiction of the Court and to Plaintiffs' joinder of additional claims and parties in the FAC, shall have through September 17, 2013, to answer or otherwise respond to the FAC including (without limitation) by making pre-motion conference requests.

Dated: August 7, 2013

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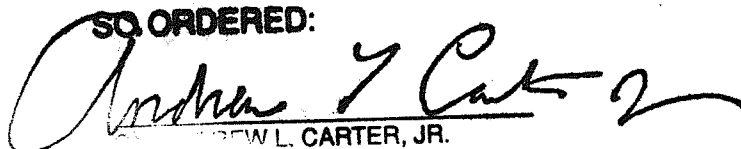
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and American Security Insurance  
Company*

**SO ORDERED:**

  
ANDREW L. CARTER, JR.  
DISTRICT JUDGE

8-9-13

*Clarizia, et al. v. Ocwen Financial Corporation, et al., Case No. 1:13-cv-02907*

**STIPULATION EXTENDING TIME TO ANSWER OR OTHERWISE RESPOND**

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